State of Washington

Office of the Insurance Commissioner

2000 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Commercial Auto Physical Damage

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Farned	Direct Losses Incurred	Loss Ratio(1)
1 State Farm Mut Auto Ins Co	25178	IL	\$7.715	7.62%	\$7.678	\$4.853	63.21%
2 American States Ins Co	19704	IN	\$6.667	6.58%	\$5.947	\$3.832	64.44%
3 North Pacific Ins Co	23892	OR	\$4.436	4.38%	\$3.736	\$5.328	142.61%
4 American Economy Ins Co	19690	IN	\$4.253	4.20%	\$4.486	\$2.706	60.32%
5 Mutual Of Enumclaw Ins Co	14761	WA	\$4.244	4.19%	\$3.923	\$3.857	98.329
6 Great West Cas Co	11371	NE	\$3.834	3.79%	\$3.897	\$1.246	31.98%
7 Balboa Ins Co	24813	CA	\$3.831	3.78%	\$3.529	\$1.879	53.24%
8 Unigard Ins Co	25747	WA	\$2.619	2.59%	\$2.374	\$1.552	65.35%
9 Universal Underwriters Ins Co	41181	KS	\$2.048	2.02%	\$2.065	\$1.664	80.56%
10 Northland Ins Co	24015	MN	\$1.991	1.97%	\$1.861	\$1.668	89.65%
11 Truck Ins Exch	21709	CA	\$1.878	1.85%	\$1.769	\$1.183	66.90%
12 Farmers Ins Exch	21652	CA	\$1.782	1.76%	\$1.446	\$1.086	75.13%
13 Grange Ins Assn	22101	WA	\$1.603	1.58%	\$1.610	\$1.315	81.66%
14 Cumis Ins Society Inc	10847	WI	\$1.547	1.53%	\$1.641	\$1.053	64.19%
15 Transportation Ins Co	20494	IL	\$1.510	1.49%	\$1.544	\$816	52.87%
16 Newport Ins Co	24848	AZ	\$1.496	1.48%	\$1.550	\$562	36.23%
17 Gulf Ins Co	22217	MO	\$1.479	1.46%	\$1.103	\$946	85.79%
18 Allstate Ind Co	19240	IL	\$1.428	1.41%	\$1.389	\$674	48.56%
19 Cascade Natl Ins Co	10175	WA	\$1.409	1.39%	\$1.124	\$972	86.54%
20 Safeco Ins Co Of Amer	24740	WA	\$1.292	1.28%	\$1,407	\$850	60.429
21 National Cas Co	11991	WI	\$1.140	1.13%	\$1.052	\$667	63.36%
22 Progressive Northern Ins Co	38628	WI	\$1.126	1.11%	\$1.171	\$422	36.00%
23 Allstate Ins Co	19232	IL	\$1.119	1.11%	\$972	\$574	59.06%
24 St Paul Fire & Marine Ins Co	24767	MN	\$1.113	1.10%	\$866	\$665	76.85%
25 Travelers Ind Co Of IL	25674	IL	\$1.098	1.08%	\$1.042	\$978	93.85%
26 State Natl Ins Co Inc	12831	TX	\$1.030	1.02%	\$726	\$316	43.62%
27 Trinity Universal Ins Co Of KS	15954	KS	\$975	0.96%	\$937	\$458	48.91%
28 ZC Ins Co	22730	NJ	\$933	0.92%	\$669	\$725	108.27%
29 Mid-Century Ins Co	21687	CA	\$889	0.88%	\$895	\$851	95.06%
30 Federal Ins Co	20281	IN	\$877	0.87%	\$772	\$375	48.549
31 Atlantic Mut Ins Co	19895	NY	\$829	0.82%	\$743	\$530	71.339
32 Cornhusker Cas Co	20044	NE	\$801	0.79%	\$761	\$360	47.379
33 West American Ins Co	44393	IN	\$791	0.78%	\$637	\$325	51.069
34 Valley Ins Co	14133	CA	\$780	0.77%	\$399	\$221	55.26%
35 Federated Mut Ins Co	13935	MN	\$729	0.72%	\$505	\$514	101.89%
36 Oregon Automobile Ins Co	23922	OR	\$686	0.68%	\$528	\$31	5.929
37 Empire Fire & Marine Ins Co	21326	NE	\$679	0.67%	\$611	\$282	46.129
38 Transcontinental Ins Co	20486	NY	\$622	0.61%	\$757	\$470	62.18%
39 Assurance Co Of Amer	19305	NY	\$617	0.61%	\$506	\$355	70.15%
40 Mic Prop & Cas Ins Corp	38601	MI	\$616	0.61%	\$613	\$148	24.13%
All 244 Other Companies			\$26.749	26.42%	\$25.869	\$16.160	62.47%
Totals (Loss Ratio is average)			\$101.259	100.00%	\$95 107	\$63,470	66.74%

(1)Excluding all Loss Adjustment Expenses (LAE)